

**Application number:** 09/628098

**Art Unit:** 3691

**Applicant:** Khai Hee Kwan

**Examiner:** Akintola Olabode.

**Title:** Computer System and Method for online display, negotiation and management of loan syndication over computer network.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents  
Virginia 22313-1450

Sir/Madam:

Response to Action Letter mailed Jan 10 2008

1. As per above action letter, Claims 1, 3, 8, 21, 23, 26, 31, 33 and 36 are rejected under 35 USC 103(a) as being obvious by Tengel (US 5940812) in view of Adams et al (US 6898636) further in view of Connolly ("S&P Starts New Service for Rating Private Placements", Dec 21,1992) and Goldblatt J ( "Fitch creating a database to rate Buyout Firms on How Well Targets fare Series :11" American Banker, NY Oct 15, 1997).

Claims 1-5,8,21-26,28-20,31,33-34,36-38 rejected under 35 USC 112 para 2.

2. The applicant respectfully traverses said rejections and ask the examiner to reconsider our responses as follows :

Claims starts from pg 2-9

Remarks starts from pg 10 to 29

3. No claims are amended in this response.

Yours truly,



Khai H Kwan

Customer Num 023336

3 March 2008